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WORKS OF ART.

SUMMER JEWELRY.

RHINE STONE SPECIALTIES IN SILVER JEWELRY Lace Pins,

Hair Pins.

Collar Buttons. Bracelets and Bangles.

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And a Variet, of FINER GRADES at LOWER PRICES than ever before offered. ALL WOOL SCARLET BLANKETS. The attention of Hotel Keepers, Boarding Houses, institutions, Private Families and To bacco Fackers is called to these bankers as bell gworthy their early examination a Amberal reduction in the price in many of the graves made to those who purchase in quantities.

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Selling Off to Close Business. Everything Must Positively be Sold. A Full Line of BODY BRUSSELS, TAPESTRY, and All Grades of INGRAIN CARPETS, RUGS, BLANKETS, COVERLETS and OLL CLOTH.

ALL AT A SACRIFICK.

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WATT, SHAND & CO.,

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New Fall Goods.

BLACK AND COLORED SILK VELVETS.

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IN ALL THE NEWEST SHADES.

We have also just opened our fail imports

FABLE LINENS, TOWELS, NAPKINS AND BLEACHED DAMASKS.

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NOVELTIES IN PLAIDS, OTTOMANS AND TELECOTS.

Flannels and Blankets.

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TOBACCO AND CHARS.

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Cigars, Canes and Pipes.

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Campaign Chewing Tobacco

CIGARS,

WHOLESALE AND BETAIL,

H. L. Stehman & Co.,

NO. 116 NORTH QUEEN ST.

MILLER'S

BLACK AND COLORED VELVETEENS.

NEW YORK STORE.

The LATE FIRE done us very little injury, and we are ready for business as usual.

NOW IS YOUR TIME FOR CHEAP

Being late in the season we will take 25 per-cent discount off the list. This makes them v-ry low and an object to place your orders now.

ALL SIZES OF

Frames and Width of Wire, IN PLAIN OR LANDSCAPE.

OF EVERY DESCRIPTION.

New Dado Window Shades IN BRAUTIFUL PATTERNS.

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LANDAHTER P.

Philip Schum, Son & Co's 150 SOUTH WATER STREET,

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Two CARPETS. We only use the best of yarns.

1 you want a good, serviceshie Carpet, please come and examine our stock before purchasing elsewhere, as "e will sait as eneap as the casespest. Come and see for yourself and be convinced, as we siways have the reputation of making first-class Carpets.

CUSTOM RAG CARPETS A SPECIALTY! COVERLETS, COUNTERPANES, BLAN-BETS, CARPET CHAIN, STOCK-ING YARN, &C.

COALI COALI Or the best quality, expressly for family use

THY A SAMPLE TON. REMEMBER THE OLD STAND. PHILIP SCHUM, SON & CO'S. Canes and Pipes, NO. 150 SOUTH WATER STREET,

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ELEGANT RESTAURANT, CHARGES MODERATE. T. Wallace Reilly

IS PUT ON THE MARKET ON ITS MERITS. Try It. Ask Your Dealers for It. --OLD STOOK CONNECTICUT CIGARS, 11 for 25c. Can be relied on as strictly Connecticut at HARTMAN'S YELLOW PRONT CIGAR STORE,

44 THE HEST, "-BEARON'S CAPCINE Plusters are admittedly "The Best' for local rheumatism, and neuralgia. Meents

It is at this season when the Pores open free ity and the Perspiration is abundant that Disfiguring Humors, Humbit sting Emptions, Religious Tecture, Said Rheim of Sczems, Peoriasts, Tetter, Ringworm, Saby Humors, Saidyuna Serolulous Sores, Abapessus, and Discharding Wound, and every species, of Scalyuna Pimply Discases of the Chin and Scalyuna Pimply Discases of the Chin and Scalyuna Pimply Discases of the Chin and Gured by the Cottoura Renepus.

CUPICUTA RENEDIES are the greatest m. di-cines on earth. That the worst sait Rheum in this country. My mother had it twenty years and in fact sized from 1. I believe turicuma would have sayed her life. My arms ore-sat and head were covered for three years, which nothing relieved or cured until 1 u-ed the curicuma bisolvent in crushy, and curiotha and curicuma dar, exteribility.

GR \* AT BLOOD MEDICINES. The haif has not been told as to the great curative powers of the curicusa kemsons. have paid hundreds of dollars for ansolute to cure diseases of the blood and skin, an never cound anything yet to equal the Curous a Kemsons.

Provide ce, it. 1. OURB IN EVERY CASE.

Note by all druggists Price: CUTTOURA, because; RESOLVENT, 81; Soap, 10c. POTTES DRUG AND CHEMICAL CO., BOSTON. Mississed. Send for "How to care sent discusses."

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at Cochra 's Drug store, 137 orth Queen street, Lancaster, Pa. CATARRH.

The Great Basaunic Distination of Witch Hazel, American Fine, Canada Fir, Marigola, Ulover Biossoms, etc., called SANFORD'S RADIOAL CURE, for the immediate relief

complete Tratment, with Inhaler, \$1 " . ne only absolute specific we know of."—
Med. Times. "The best we have found in a itetime of suffering."—Rev. Dr. Wigges, Hoston "After a long struggle with Catarra the BADICAL CURS has conquered."—Rev. S. W. Monroe, Lewisburgh, Pa. "I have not round a case that it did not refleve at once."—Andrew Lee, Manchester, Mass.

SANDFORD'S RADICAL CURE FOR SALI S at Cochran's Drug store, No. 137 and 13 North Queen street, Lancaster, Pa.

COLLINS' VOLTAIC ELECTRIC PLASTERS. For the relief and prevention, the instant is applied, of Rheumanism, Neuralgia, Sciat is applied, of Rheumatism, Neuringia, Schar-ica, Congies, Coid, Weak Back, Stomach and Bowels, Shooting Pains, Numbress, Hysteria Female Pains, Faipitation, Dyspepela Liver Complaint, Billous Fever, Malaria and Epi-demics, use Collins' Piasters (an Electric Bat-tery combined with a Porous Plaster) and augh at pain. 25e every where, septi-iyd W.K.&w

CREAT INDIAN MEDICINE. For the past two weeks we have been busy opening new and destrable goods in all departments for the fall trade. We would call special attention to our own bisportation of

KA-TON-KA.

THE GREAT INDIAN MEDICINE. -FOR THE-

Blood, Liver, Kidneys and Stomach.

Blood, Live.,

It is made by the Indians,
Used by the Indians,
cold by the Indians,
the It is rurely Vegetable It surely cores all diseases of the Stomach, Liver, Boweis and Blood It is almost a specific for all forms of Rhaumatism. It will cur-disease when all other remedies have fasted Directions are plainly printed on every bor-All tribes of indians have their medicines but

Ka-Ton-Ka

is a remedy of the Pacific Coast, and is used by all. It is composed of roots, heres, and barks gathered and prepared by the Warm Spring Indians of Oregon,

And is favorably known and used in all parts of the world. The sick or alling should not delay its use. It will prevent as well as cure disease. Its price is one dollar per notice, or six bottles for five dollars. And for it and see that you get it. It is for sale by all Druggists, and by the Official National Medicine. COMPANY, Corry, Pa.

Modoc Indian Oil

THE GREATEST PAIN MEDICINE ON

IT HAS NO EQUAL.

MODOU INDIAN OIL is certain to cure To-thache in one minute, licadache in five minutes, Sarache in ten minutes, Sore Throat in one night, Neuralgia in three to five minutes.

MODOC INDIAN OIL is used internally as well as externally. Every family should have a bottle within reach. It is a coctor in the house.

For sale by all Druggists. Price 25c. per bottle. Large size bottles, 50c.

INDIAN COUGH STAUP is a prompt specific for Coughs, Colds and Lung diseases 50c. per bottle. Kaston ka, Modoc indian Oil and Indian Cough Syrup for sale (wholesale and retail) at Cochran's Drug store, No. 127 and 139 North Queen street, Lancaster, Pa. m3-tydW&&&w

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-CALL AT-No. 12 SOUTH DUKE STREET. FOR CIRCULARS AND INFORMATION,

20 Reliable Agents Wanted.

PREVENTION OF PANICS.

AN AMERICAN BANKER'S OPINIONS es of Mr. Wm. Ernst, of Kentnery, to

toe American Bankers' Associati Saratoga Springs, N. Y., Aug. 13,1884. The subjects upon which I have been requested to give my views in a brief ad-dress are as fo'lows : First — The financial and banking

situation." Secondly -" Suggestions tending to prevent panies, and make our banking system more responsive to the wants of business, especially in periods of monetary perturbation and commercial pressure," First - What is, at this time, the fluanois and banking situation ? It is one of uncertainty and partial dis-

trust, but with some elements of hopeful ness. The financial operations of the country are so intimately connected with and so largely controlled by the banks, that whatever weakens confidence in them must affect unfavorably every fluancial interest. That confidence in bangs has been seriously shaken by the unwise management of some, and the disionest management of others, resulting in the failure of many banking institutions s a proposition that will be accepted by the association without argument. All of its members have left it is a greater or

less degree Whilst it is true that the large majority of the banking institutions of the country have been honestly and well managed, and are as worthy of confidence now as at any time in their history, there are many not deserving of this commendation, and the management of some of them has been of such a character as to involve them in crouble, and, in some instances, in disgrace, and thus create in the public mind measure of distrust of all banks. Tois seeling is not as active now as it was some time ago, and in all probability will soon pass away, as all solvent banking institutions are gradually strengthening them selves, and bountiful harvests secured and tu prospect, have caused a more hopeful eeling among the people generally. Still, t bas caused, and is still causing, exten sive hoarding of money, the effect of which must be to retard somewhat the return of confidence and the prosperous movement of the various industries.

A discouraging feature of the situation is the fact that the great manufacturing and commercial interests have not yielded for some time past, and are not now yield og a fair and reasonable return for the espital and labor employed in them; have, indeed, in many instances, been carried on and are now being operated, at a positive loss. So long as these important interests shall continue in a depressed condition, fluxueial prosperity is impossible. But with the large accual and prospective yield of agricultural produces which, after an, are the real foundation of prosperity, we may reasonable hope for an early im provement in the other great branches of industry ; and along with that will come restored confidence and a healthier fluan cial condition. While, therefore, the present financial and banking situation is one of unpertainty and partial distrust, it s not without features of encouragement and hopefulness.

Second-How to prevent panies and to make our banking system more responsive to the wants of business, especially in p-riods of monetary perturbation and commercial pressure?

A panto is caused by a keen sense danger suddenly takt g possession of the mind. The danger may be real or imagimary, but a panie is the result in either case. It may not be possible to prevent a imaginary danger; out such pames are, from their nature, short-lived and not usually productive of much harm, especially in fluancial matters. fney may also be general or only local. A general financial panie can arise only

from a wide spread loss of confidence in be soundness of banking institutions generally, caused by revelations of weakness a d dishonest or incapable management in unexpected quarters. And the panic in its ntensity, continuance and destructiveness will correspond to the number and char acter of such revelations. The chief responsibility for fluxucial panies is thus prought home to the banks themselves. We must, therefore, look to them for a

quired to be, enter upon a discussion of the eneral principles that underlie and con trol sound banking, but will notice some departures from those principles, to which may be directly traced the present luancial situation ; and having discovered he cause, it will not be difficult to suggest peans to prevent a recurrence of similar ilsasters, or, at least, to make them less frequent. It must be born in mind that the

entire pe p s. According to the report of the comparation of the currency for 1883, the net deposits of the savings banks, state banks and private banks on Novemper 30, 1882, was seventeen hundred and sighty two millions (\$1,782,000,000), and of nons (omitting fractions in both cases), making an aggregate deposit of over twenty-nine hundred millions of dollars. The data in my possession do not enable me to determine the percentage of cash held at those dates by these institutions against this vast liability; but from the same authority it appears that on October 2 1883, the amount of individual deposits with National banks was tea hun dred and six y three millions. There was due to banks, at same date, two hundred and seventy millions; due from banks, two hundred and eight millions showing an excess of liability of sixty two millions, which, added to the indi-vidual deposits, gives their aggregate cash hability, at that date, as eleven hundred and twenty five millions of dollars. The total amount of cash on hand, at same date, including United States certificates of deposit, was, according to the same report, two hundred and eleven millions (\$211, 000,000), which is only about 182 per c at of cash means to cash Indinties; and this, probably, fairly represents the per business of the country. The public being so largely interested in the sound ness of the banks will keenly watch their operations and quickly take alarm upon the first indications of weakness. Hence the necessity of keeping the banks at all times strongly fortified.

all parts of our country of allowing interest on deposits payable on demand; in other words, of borrowing money jayable on demand to loan on time. The evils of this system are manifold.

banks greatly disproportioned to their 21. It forces banks to use too large a

portion of their deposits in loans.

34 In times when the demand for money for commercial and industrial purposes is sluggish and interest bearing deposits accumulate, the banks are strongly tempted to loan on speculative or doubtful securities, taking risks they would not take if the money on hand were not costing them anything.

4th. It causes country banks to place a large portion of their cash reserves with interest paying banks, justead of keeping them in their own vaults, thus concen trating a large percentage of the surplus cash of the country in the great commer-cial centres, where speculation often runs riot, and subjecting the financial interests of the whole country to the risk always

connected with speculative operations. There is another festure in the bustness of many of the banks, especially in some of the large cities, that I regard as a departure from the principles of sound banking, viz: The custom of loaning arys sums to persons engaged in purely speculative transactions in stocks, provisions, grain, &c.

The question of morals involved in this custom, and the business it supports, it is not my purpose to discuss. I shall notice only its influence upon the banks and upon the industrial interests of the country

generally.

Pirst —Its influence upon the banks, The custom is to loan on call, taking stroks, bonds, &c., &c., as collateral, and a large part of the assets of many of the banks consists of such securities. When the money market is easy and quiet, banks holding securities of that kind can realize upon them at pleasure, and they feel sale in loaning out their means to the full limit. Suddenly the danger signal is seen, and the banks, conscious of their weak ness, at once proceed to strengthen them selves by vigorously calling in their loans. The calls coming from all quarters at the same time, the debtors being unable to borrow elsewhere, are unable to respond to the calls upon them. The securities are placed on the market and sold at a heavy oss. The auxiety to realize upon them is generally, in proportion to the difficulty of effecting sales, and they continue to

twenty-five per cent. to fity per cent. below the prices previously current, and a panic ensues, which, in its damaging effects, is felt in every part of the country and by every interest. Unhappily this is no faney sketon, but one that finds its counterpart in late events, and in others recorded in the fluarcial history of our country. Second -Its influence upon the com-

pressed upon the market until prices drop

mercial and industrial interests of the country generally, it will hardly be questioned that the main purpose for which banks were instituted was to aid the commercial, mannfacturing and other industries requiring cap tal for their successful prosecution.

Now, just to the extent that aid by the banks is withheld from those interests and diverted to the support and encouragement of purely speculative operations, are those interests injured and or ppied. And, as has been before remarked, when those interests are depressed all others languish in sympathy with

Besides, it tends to create fictitious prices, not only of stocks but of the staple products of the country, thus interposing a barrier that obstructs the free movement of those products between the producer and the consumer, both

home and foreign. Now, a system of banking that is attended with danger to the banks themselves, by preparing the way for panics, with their multitudinous evils, that encourages speculation with its demoralizing influence both upon character and business, and withholds needed aid from the various wealth producing industries of

the country, must be regarded as unsound, and should be discarded. We are now prepared to answer the second inquiry, viz. : how to prevent panies, and to make our banking system more re-sponsive to the wants of business, especially in periods of monetary perturbation

and commercial pressure.

1st. Capable and honest menouly should be placed in charge of banks, and as soon as any officer of a bank is found to be en gaged in any speculative operations he yend his personal means, he should be instantly dropped.

2d Every bank should keep a cash reserve, in its own vaults, of at least thirty per cent. of its cash nabilities. For however uniformly the deposits may run for time, they are not a part of the bank's capital, and should not be treated as such. Occasions will certainly arise, in the vicis situdes of business, when unusual demands will be made upon them by depositors, and these occasions are sare to come

at unexpected times. Third -Abolish entirely and forever the sustom of allowing interest on demand deposits, and discredit every bank and private banker that continues the custom. Fourth -Extend liberal aid to commercial, manufacturing, agricultural and other branches of industry, and loan no she national banks on December 30, money to persons engaged in purely spec-1882, eleven hundred and nineteen milulative operations, either as principal or

broker.

If these simple principles shall be adopted and rigidly adhered to, financial panies of extensive action will be scarcely possible, certainly will be scarcely possible, certainly will be of rare occurrence. Seasons of monetary perturbation and commercial pressure there may be, and probably will be ; but the banks will be in a condition to steady the one and relieve the other.

The Greatest Canal in the world. The Greatest Canal in the world.

It is the Alimentary Canal. It goes straight from your month to your stomach, Every morsel of food you eat goes through it. It is lating any connected with your digestive apparatus, with your confort, and with your ability to get stong in the world. But if the morning to which it leads gots out of order, look out it worry and interry, seep the Canal and the whole system in prime order by using Brown's iron Bitters, the world's great from tonic, Mr. D. E. haft, Vall, lows, says: "I uses Brown's Iron Bitters for my dyspepsia; and found st excellent and satisfactory."

We Chanenge the World.

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When we say we believe, we have evidence to prove that Shitoh's Consumption Cure is decided to the the third to the tendency the best Lung Medicine made, in as much as it will cure a common or Chronic cough in one-half the time and relieve Asthma, Bronchitis, whooping Cough, Croup, and show more cases of Consumption cured than all others. It will care where they laid, it is pleasant to take, harmless to the youngest child and we guarantee what we say. Price, 10th, 50th and \$1.00. If your Lungs are sorn, Cliest or flack have, use Shiloh's Porous Plaster. Sold by it, B. Cochran, druggist, Nos. 187 and 120 North Queen street. [607-604] Bucklen's Arbica Saire.

Allow Us To Bay That a good deal of the suffering in this world can be avoided by purchasing Dr. Thomas' Eclectric Oil and using it as per directions. It is a intailibre cure for all aches, prains, and pains. For sale by H. B. Occhran, drug-gist, 137 and 130 North Queen street.

whoma, writes: "After ming it for more than three years, I take great pleasure in stating that I regard Dr. King's New Discovery for Consump ion, as the best remedy in the world for Coughs and Colds. It has never failed to cure the most severe colds I have had, and invariably relieves the pain in

and Lung Diseases may be had free at Cochran's frug store, Nos 137 and 139 North Queen street, Lancaster, Pa. Large size, sl.oo. 1y lyde6w (1)

HOPPLASTER.

This perceas plaster is famous for its quick and bearty action in curing Lame Back. Houndard State St

A GREAT SUCCESS. The best family pill made-Hawley's Stomach and Liver Pills. 25c. Pleasant in action and easy to take. novz-lydaw

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ROOWN Ingredients for the cure of
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HEADACHE TOOTHACHE,
BOILS, CARBUNCLES,
Stiff Neck, Pain in the Sides, Back or Loins,
Cuts, Bruiles or "urns, Lameness,
Sweiting of the Joints,
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WE WILL SHOW A FINE LINE OF WARE

The same guarantee of satisfaction or ex-charge will accompany all our sales. FGIVE US A CALL.

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REFRIGERATORS. WATER COOLERS.

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Best Boots and Shoes, AT THE LATE FAIR.

A great part of our Exhibition was made to the order of our Customers, and not specially the order of our Customers, and not specially for Exhibition.

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We will ruinit all our promises and disappoint none.

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es in the weather are so many

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FALL SUITS

IN GOOD TIME.

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HIRSH & BRO. WE ARE NOW SHOWING

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Fine Merchant Tailoring. Ever shown or offered to the citizens of Lan caster and victuity. We have all the Popular Shades as well as Qualities.

WINE, BROWN, BLUE AND BLACK CORK-SCREWS. WINE, BROWN, BLUE AND BLACK WORSTEDS.

Both in Foreign and Domestic Fabrics. WEST OF ENGLAND OVERCOATINGS FUR BEAVER AND CHINCHILLA OVERCOATINGS. FULL LINE OF CASSIMERE SUITINGS

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FULL LINE OF PANTALOON PATTERNS

Cor. of Centre Square and North Queen St., LANCASTER, PA. Mr Our stores will be closed on Friday even-ng and Saturday, on account of holiday s.

A BARE CHANCE.

Great Reduction

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These goods were bought direct by us from the manufacturers in Europe and contain patterns and styles that can be had only from us. PHARES W. FRY

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Dyeing Done in all its branches at short no

GUYS EUROPEAN HOTEL, Cor. 7th and Chestnut Streets, PHILADELPHIA SINGLE ROOMS, - SI 00 PER DAY.

NEES.—All persons are hereby fortidien to trespass on any of the lands of the Cornwall or Speedwell estates, in Lebanon and Lancaster counties, whether inclosed of an inclosed, either the terminal persons and funda of the translating, as the law will be rigidly enforced against all trespassing on said lands of the understand after this notice.

WM. COLEMAN FREEMAN EDWARD C. FREEMAN EDWARD C. FREEMAN Attorney for R. W. Coleman's Mairs of Lettlew COUGH SYRUP CUTICURA REMEDIES. NOW IS THE TIME TO CURE

IT IS A PAOT. Hundreds of letters in our possession (copies of which may be held by return hall) are our awhority for the assertion that Skin, say and his of Humors, whether Sero doos, inbertied, or of Taglons. By NOW be primanently fored by thricken associate the new minor Purifier, internally, and currettes and Cortocka copy, to great Skin Cure and Be sutders, externally, in one that the time and cortocka copy, to great Skin Cure and Be sutders, externally, in one that the time and stone half the expense of any other season.

GREATEST ON EARTH.

Your CUTICURA REMEDIES outsell all other medicines a keep for sain diseases. My con-tenders and patients say that they have iff oted a cure in every instance where other Frankiin Fails, N. H. W. BROCKWAY, M. D.

BEAUTY for Sunburn, tan and Primples, Sain Blackhoa & Primples, Sain Blemt-bes and Infantle Humors Use cuttoria Soap, a real Seatull I.

BADICAL CURE, for the immediate relief and permanent care of every form of Gatarria, from a simple Cold in the head to Loss of smell, Taste and Hearing, Cough and Catrial Consapilon. Complete treatment, constating of one bottle Eastleal cure, one box catarrial solvent and one improves inhaler, in one package, hay now be had of all druggless for \$1.00. Ask for SAAFORD'S RADICAL CURE.

POTTER DECO AND CREMICAL Co., Boston.

Preventive.

I cannot, in a brief address, as this is re-

banks are the depositories of the larger part of the oredits and surplus cash or our

The first departure, therefore, from the principles of sound banking is found in the fact that the banks, as a whole, have worked too closely on their deposits -bave kept insufficient cash reserves. A sea nd departure from the principles of sound banking is found in the pernic system that has prevailed among banks in

1st. It creates liabilities on the part of

this, probably, fairly represents the per centage of each reserve held by the other classes of backs and bankers—a reserve manifestly insufficient to meet any unusual demand from depositors, and at the same time extend reasonable aid to the business of the country. The public

The Best Saive in the world for Cuts, Bruises, sores, Uncers, Sait Rheum, Fever sores, Tetter, Chappest tiands, Chibbains, Corns, and all skin eruptions, and positively cures Piles, or no pay required. It is guaranteed to give perfect satisfaction or money refunded. Price, 2 cents per ook. For saie by H. B. Cochrau, drugaist, 137 and 139 North Queen street, Lancaster.

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